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 FORM 3015-1 CHAPTER 13 PLAN  
 UNITED STATES BANKRUPTCY COURT  
 DISTRICT OF MINNESOTA

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**IN RE:**

MODIFIED CHAPTER 13 PLAN

DATE 8/16/2012

CLARK W. AND BETH A. JOHNSON  
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CASE NO. 12-43919

**1. DEBTOR'S PAYMENTS TO TRUSTEE**

a. As of the date of the plan, debtor has paid the trustee \$0.00

b. After the date of this plan, debtor will pay the trustee \$250.00 per month for 60 months beginning within 30 days after the order for relief for a total of \$15,000.00 The minimum plan length 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.

c. The debtor will also pay the trustee: \$0.00

d. The Debtor will pay the trustee a total of: \$15,000.00 {line 1a + line 1b +line 1c}

**2. PAYMENTS BY TRUSTEE** The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments or, \$1,500.00 {line 1d x .10}

**3. ADEQUATE PROTECTION PAYMENTS 1326 (a) (1) C)** The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

| <i>Creditor</i> | <i>Monthly<br/>Payment</i> | <i>Number of<br/>Month</i> | <i>TOTAL<br/>PAYMENTS</i> |
|-----------------|----------------------------|----------------------------|---------------------------|
| a.              |                            |                            | \$0.00                    |
| b.              |                            |                            |                           |
| c.              |                            |                            |                           |
| d. TOTAL        |                            |                            | \$0.00                    |

**4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES §365** - The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in # 7

| <i>Creditor</i> | <i>Description of Property</i> |
|-----------------|--------------------------------|
| a.              |                                |
| b.              |                                |

**5. CLAIMS NOT IN DEFAULT** Payments on the following claims are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the to the to the creditors. The creditors will retain their liens. The creditor can continue to invoice the debtor.

| <i>Creditor</i>      | <i>Description of Property</i> |
|----------------------|--------------------------------|
| a. CENTRAL MN FED CU | 2000 MITSUBISHI ECLIPSE        |
| b. CENTRAL MN FED CU | HOME                           |
| c. SUNTRUST MORTGAGE | HOME                           |
| d.                   |                                |

**6. HOME MORTGAGES IN DEFAULT (sec. 1322(b)(5) and 1322 (e)).** The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

| <i>Creditor</i> | <i>Amount of<br/>Default</i> | <i>Monthly<br/>Payment</i> | <i>Beginning<br/>in Month #</i> | <i>Number<br/>of payment: TOTAL<br/>PAYMENTS</i> |
|-----------------|------------------------------|----------------------------|---------------------------------|--|
| a.              |                              |                            |                                 |  |
| b.              |                              |                            |                                 |  |
| c.              |                              |                            |                                 |  |
| d. TOTAL        | \$0.00                       | \$0.00                     |                                 | \$0.00   |

**7. SECURED CLAIMS IN DEFAULT (§ 1322(b)(3) and (5) and §1322(e))** The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

| Creditor | Amount of<br>Default | Int. Rate<br>(if applicable) | Payment<br>Beginning in<br>Month # | Number<br>of payments | TOTAL<br>PAYMENTS |
|----------|----------------------|------------------------------|------------------------------------|-----------------------|-------------------|
| a.       |                      |                              |                                    |                       |                   |
| b.       |                      |                              |                                    |                       |                   |
| c.       |                      |                              |                                    |                       |                   |
| d. other | \$0.00               |                              |                                    |                       | \$0.00            |

**8. OTHER SECURED CLAIMS SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)]** The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge.

**NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. §1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.**

| Creditor | Amount of<br>Claim | Secured<br>Claim | Interest<br>Rate | Beginning in<br>Month # | Monthly x<br>Payments | Number<br>of =<br>Payments | Payments on<br>(Adequate)<br>Account of<br>Claim<br>Protection<br>from #3 | TOTAL<br>PAYMENTS |
|----------|--------------------|------------------|------------------|-------------------------|-----------------------|----------------------------|---|-------------------|
| a.       |                    |                  |                  |                         |                       |                            |   |                   |
| b.       |                    |                  |                  |                         |                       |                            |   |                   |
| c. Total | \$0.00             | \$0.00           |                  |                         |                       |                            |   | \$0.00            |

**9. PRIORITY CLAIMS** the trustee will pay in full all claims entitled to priority under §507, including the following. **The amounts listed are estimates.**  
The trustee will pay the amounts actually allowed.

| Creditor           | Amount of<br>Claim | Monthly<br>Payment | Month # | Number<br>of payment: | TOTAL<br>PAYMENTS |
|--------------------|--------------------|--------------------|---------|-----------------------|-------------------|
| a. Attorney's fees | \$1,300.00         | \$225.00           | 1       | 6                     | \$1,300.00        |
| b. IRS             | \$4,400.00         | PRORATA            | 7       | 23                    | \$4,400.00        |
| c. MN DEPT REV     | \$348.00           | PRORATA            | 7       | 23                    | \$348.00          |
| f. TOTAL           | \$6,048.00         |                    |         |                       | \$6,048.00        |

**10. SEPARATE CLASS OF UNSECURED CREDITORS** In addition to the class of unsecured creditors specified in #11, there shall be separate classes of non-priority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. **All entries below are estimates.**

| Creditor | Interest Rate<br>(if any) | Claim<br>Amount | Payment | Number of<br>Payments | TOTAL<br>PAYMENTS |
|----------|---------------------------|-----------------|---------|-----------------------|-------------------|
| a.       |                           |                 |         |                       |                   |
| c. TOTAL |                           | \$0.00          |         |                       | \$0.00            |

**11. TIMELY FILED UNSECURED CREDITORS** The trustee will pay the holders of non-priority unsecured claims for which proofs of claim were timely filed, the balance of all payments received by the trustee and not paid under # 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$7,452.00 line 1(d) minus lines 2, 6(d), 7(d) and 8(d), 9 (f) and 10)].

a. The debtor estimates that the total unsecured claims by creditors listed in paragraph 8 are \$0.00

b. The debtor estimates that the total unsecured claims (excluding those in #8 & #10) are \$101,096.45

c. Total estimated unsecured claims are \$ line 11(a) + line 11 (b). \$101,096.45

**12. TARDILY FILED UNSECURED CREDITORS** All money paid by the debtor to the trustee under #1 but not distributed but not distributed by the trustee under #2,3,6,7,8, 9, 10 or 11 will be paid to the holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

**13. OTHER PROVISIONS** The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Income withholding for on-going child support will continue.

The debtors shall send the Trustee each year during the Chapter 13 Plan copies of their federal and state income tax returns at the time they are filed. The debtors shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case and shall be entitled to retain the first \$2,000 plus any earned income credit (EIC). Any remaining amounts shall be turned over to the Chapter 13 trustee as additional plan payments.

Pursuant to 11 U.S.C. Section 1305, a proof of claim may be filed by any entity that holds a claim against the debtor(s) for taxes that become payable to a governmental unit while the case is pending. The trustee shall only pay 11 U.S.C. Section 1305 claims attributable to the taxable year in which the case concerning such debtor(s) was filed, and only to the extent funds are available.

**14. SUMMARY OF PAYMENTS-**

|  |                    |
|--|--------------------|
| Trustee's fee [line 2].....              | \$1,500.00         |
| Home Mortgage Defaults [line 6(d)].....  | \$0.00             |
| Claims in defaults [line 7(d)]. .....    | \$0.00             |
| Other Secured Claims [line 8(d)].....    | \$0.00             |
| Priority claims [line 9f].....           | \$6,048.00         |
| Separate Class [line 10(C)].....         | \$0.00             |
| Unsecured Creditors [line 11].....       | \$7,452.00         |
| <b>TOTAL [must equal line 1(d)].....</b> | <b>\$15,000.00</b> |

ROBERT L KALENDA  
919 WEST ST GERMAIN ST STE 2000  
ST CLOUD MN 56301  
(320)255-8840

SIGNED: /e/ Clark W. Johnson  
DEBTOR

SIGNED: /e/ Beth A. Johnson  
JOINT DEBTOR

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In Re:

Clark W. & Beth A. Johnson,

Bky.No. 12-43919 RJK

Debtors.

Chapter 13 Bankruptcy

NOTICE OF MODIFICATION OF  
CHAPTER 13 PLAN BEFORE CONFIRMATION

TO: ALL INTERESTED PARTIES

1. Pursuant to Local Rule 3015-2, the debtors, by their attorney, Robert L. Kalenda, give notice that the court will hold a confirmation hearing on the modified Chapter 13 plan at 10:00 a.m. on October 18, 2012, in Courtroom 8 West, 300 South 4th Street, US Courthouse, Minneapolis, Minnesota.

Dated: 9-12-12

KALENDA LAW OFFICE

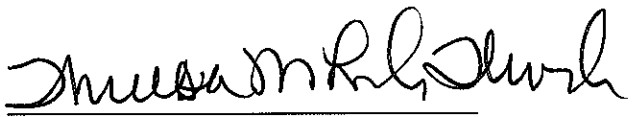
By: /e/ Robert L. Kalenda  
Robert L. Kalenda  
Attorney for Debtors  
919 West St. Germain, Suite 2000  
St. Cloud, MN 56301  
(320) 255-8840  
MN Registration #53260

UNSWORN CERTIFICATE OF SERVICE

I, Theresa Loch-Thoele, declare under penalty of perjury that on September 12, 2012, I mailed copies of the foregoing Amended Chapter 13 Plan, Notice of Modification of Chapter 13 Plan Before Confirmation and Amended Schedules I & J In Re: Clark & Beth Johnson Bky. No. 12-43919 RJK by first class mail postage prepaid to each entity named below at the address stated below for each entity:

Interested Parties on attached service list

Executed on: 9-12-12

Signed:   
Theresa Loch-Thoele  
KALENDA LAW OFFICE  
919 West St. Germain, Suite 2000  
St. Cloud, MN 56301

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CLARK W JOHNSON  
21838 149 ST NE  
NEW LONDON MN 56273

BETH A JOHNSON  
21838 149 ST NE  
NEW LONDON MN 56273

AMO RECOVERIES  
6737 W WASHINGTON ST STE 3118  
WEST ALLIS WI 53214

BARCLAYS  
PO BOX 8803  
WILMINGTON DE 19899

CAPITAL ONE  
PO BOX 30281  
SALT LAKE CITY UT 84130

CAPITAL ONE  
C/O GURSTEL CHARGO  
6681 COUNTRY CLUB DR  
GOLDEN VALLEY MN 55427

CENTRA CARE  
1900 CENTRA CARE CIR  
ST CLOUD MN 56303

CENTRA CARE LABORATORY SERVICES  
1406 N 6TH ST  
ST CLOUD MN 56303

CENTRACARE  
C/O AMERICAN ACCOUNTS & ADVISERS  
7460 80TH ST S  
COTTAGE GROVE MN 55016

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CENTRAL MN FED CREDIT UNION  
201 MINNIE ST  
PAYNESVILLE MN 56302

CHASE  
PO BOX 15298  
WILMINGTON DE 19850-5298

CITIBANK  
701 E 60TH ST N  
SOUIX FALLS SD 57104

CITIBANK  
701 E 60TH STREET N  
SIOUX FALLS SD 57117

COKATO CLINIC  
110 OLSEN BLVD  
COKATO MN 55321

COLLECTION RESOURCES  
PO BOX 2270  
ST CLOUD MN 56302

CREDITORS FINANCIAL GROUP  
3131 S VAUGHN WAY STE 110  
AURORA CO 80014

DONALD MILLNER DDS  
C/O LOFSTRUM LAW FIRM  
PO BOX 21123  
COLUMBIA HEIGHTS MN 55421

DOOLEYS PETROLEUM  
PO BOX 775  
WILLMAR MN 56201

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DR JEFFREY PEARSON & ASSOCIATES  
4201 W DIVISION ST STE 61  
ST CLOUD MN 56301

FAIRVIEW CRNA  
C/O JC CHRISTENSEN & ASSOC  
PO BOX 519  
SAUK RAPIDS MN 56379

FAIRVIEW HEALTH SERVICES  
C/O JC CHRISTENSEN & ASSOC  
PO BOX 519  
SAUK RAPIDS MN 56379

FAIRVIEW HEALTH SERVICES  
C/O JC CHRISTENSEN  
POB OX 519  
SAUK RAPIDS MN 56379

FIA CARD SERVICES  
SUCCESSOR TO BANK OF AMERICA/MBNA  
PO BOX 3001  
MALVERN PA 19355-0701

FIRST SOURCE ADV  
205 BRYANT WOODS S  
AMBURST NY 14228

FIRSTMARK SERVICES  
PO BOX 82522  
LINCOLN NE 68501-2522

GURSTEL LAW FIRM  
6681 COUNTRY CLUB DR  
GOLDEN VALLEY MN 55427

HSBC  
PO BOX 5253  
CAROL STREAM IL 60197-5253



IRS  
STOP 5700- RM 320- 316 N ROBERT ST  
ST PAUL MN 55101

JC CHRISTIANSON  
PO BOX 519  
SAUK RAPIDS MN 56379

KOHL'S  
C/O JC CHRISTENSEN & ASSOC  
PO BOX 519  
SAUK RAPIDS MN 56379

LCA COLLECTIONS  
PO BOX 2240  
BURLINGTON NC 27216

MARGUERITE HUFFORD  
21550 149 ST NE  
HAWICK MN 56273

MEEKER MEMORIAL  
612 S SIBLEY AVE  
LITCHFIELD MN 55355

MESSERLI & KRAMER  
3033 CAMPUS DR STE 250  
PLYMOUTH MN 55441

MIDWEST COLLECTION SERVICE  
PO BOX 99  
NEW ULM MN 56073-0099

MILLENNIUM CREDIT CONSULTANTS  
PO BOX 18160  
WEST ST PAUL MN 55118-0160

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NATIONAL ASSET RECOVERY SERV  
PO BOX 701  
CHESTERFIELD MO 63006

NATIONAL ENTERPRISE SYSTEMS  
29125 SOLON RD  
SOLON OH 44139

PAYNESVILLE AREA HEALTH CARE SYSTEM  
200 W 1ST ST  
PAYNESVILLE MN 56362-1445

PROFESSIONAL CREDIT ANALYSTS OF MN  
1712 JAMES DR  
NORTH MANKATO MN 56003

QUEST DIAGNOSTICS  
C/O AMCA COLLECTION AGENCY  
PO BOX 1235  
ELMSFORD NY 10523

RAUSCH STURM ET AL  
3209 W 76TH ST STE 301  
MINNEAPOLIS MN 55435

REG DIAGNOSTICS RADIOLOGY  
C/O MIDWEST COLLECTION SERVICE  
PO BOX 3972  
MINNEAPOLIS MN 55403

RELIANCE RECOVERY  
6160 SUMMIT DR N STE 420  
MINNEAPOLIS MN 55430

SETERUS INC  
14523 SW MILLIKAN WAY STE 200  
BEAVERTON OR 97005

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ST CLOUD EARS NOSE  
THROAT HEAD AND NECK  
1528 NORHTWAY DR  
ST CLOUD MN 56303

ST CLOUD HOSPITAL  
1406 SIXTH AVENUE NORTH  
ST CLOUD MN 56303

ST CLOUD PATHOLOGISTS  
1406 6 AVE DEPT 5000  
ST CLOUD MN 56303-1901

TDS TELECOM  
PO BOX 608  
LANCASTER WI 53813

U OF M PHYSICIANS ORTHO  
C/O JC CHRISTENSEN & ASSOC  
PO BOX 519  
SAUK RAPIDS MN 56379

US BANK  
PO BOX 790084  
ST LOUIS MO 63179-0084

US DEPARTMENT OF EDUCATION  
PO BOX 530260  
ATLANTA GA 30353-0260

US DEPARTMENT OF EDUCATION  
PO BOX 105028  
ATLANTA GA 30348-5028

VERIZON  
PO BOX 25505  
LEIGH VALLEY PA 18002

WILLIAMS INTEGRACARE

PO BOX 296

SARTELL MN 56377

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

CLARK W JOHNSON

BETH A JOHNSON

SIGNATURE DECLARATION

Debtor(s).

Case No. 12-43919         PETITION, SCHEDULES & STATEMENTS         CHAPTER 13 PLAN         SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION✓ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS✓ MODIFIED CHAPTER 13 PLAN         OTHER (Please describe: \_\_\_\_\_)

We **CLARK W JOHNSON, BETH A JOHNSON**, the undersigned debtor(s) or authorized representative of the debtor,  
***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date:

9-7-2012

x

Clark Johnson  
Signature of Debtor or Authorized Representative

x

Beth A Johnson  
Signature of Joint DebtorCLARK W JOHNSON

Printed Name of Debtor or Authorized Representative

BETH A JOHNSON

Printed Name of Joint Debtor